

Mark Tribble, Sr. and Teresa Tribble, :
 Debtors : Bankruptcy No. 24-22821
 Mark Tribble, Sr. and Teresa Tribble, Movants :
 :
 v. : Related to Docket No. 30
 :
 Ronda J. Winnecour, Chapter 13 Trustee, :
 Respondent :

ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the Debtor's Motion for Approval of Vehicle Loan filed on March 25, 2025. Based upon the foregoing, and for good cause shown, it is hereby ORDERED ADJUDGED and DECREED, that:

1. The Motion is GRANTED as provided by the terms of this Order. Debtor is authorized to obtain secured financing for the lease or purchase of a replacement vehicle on the following terms:
 - (a) The total amount of financing shall not exceed \$25,000; and
 - (b) The monthly payments made under the financing agreement shall not exceed \$500.00 per month.
2. To the extent that the Debtor secures financing for the purchase of a new vehicle, such payments shall be made through the Chapter 13 plan. Within 30 days of securing such financing, Debtor shall file:
 - (a) An amended Chapter 13 plan; and
 - (b) A report of financing (including details of automobile trade-in or sale, if applicable);
3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the Chapter 13 Trustee within 7 days of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the Trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.
4. Upon the filing of the report of financing [INCLUDING DETAILS OF AUTOMOBILE TRADE-IN OR SALE, IF APPLICABLE], the Chapter 13 Trustee is authorized to cease making payments

to the pre-petition automobile lender (EXETER FINANCE). Pending confirmation of any amended

plan providing for the new postpetition loan payments, the trustee is authorized to make monthly adequate protection payments to [POSTPETITION AUTOMOBILE LENDER] for the contract amount so long as sufficient supplemental funds are provided by Debtor.

5. Upon the filing of the report of financing [INCLUDING DETAILS OF AUTOMOBILE TRADE-IN OR SALE, IF APPLICABLE], the chapter 13 trustee is authorized to cease making payments to EXETER FINANCE] on account of [PREPETITION LOAN CLAIM 1]. Pending confirmation of any amended plan providing for the new postpetition loan payments, the trustee is authorized to make monthly adequate protection payments to [POSTPETITION AUTOMOBILE LENDER] for the contract amount so long as sufficient supplemental funds are provided by Debtors.
6. Upon filing of the report of financing (INCLUDING DETAILS OF AUTOMOBILE TRADE IN OR SALE, IF APPLICABLE), and pending confirmation of any amended plan providing for the new postpetition loan payments, the Trustee is authorized to make monthly adequate protection payments to the Postpetition Automobile Lender for the contract amount so long as sufficient supplemental funds are provided by the Debtor.
7. Notwithstanding the inclusion of the postpetition loan within an amended Chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the Postpetition Automobile Lender.
8. Debtor shall serve copies of this Order on all creditors eligible to receive distributions through the Chapter 13 plan and shall proof of the same with the Court.


Gregory J. Taddonio, Chief Judge
United States Bankruptcy Court

CONSENTED TO:

DATED: March 31, 2025

/s/Katherine M. DeSimone

Katherine M. DeSimone, Esquire; PA#42575

Office of the Chapter 13 Trustee

3250 U.S. Steel Tower

Pittsburgh, PA 15219

kdesimone@chapter13trusteedpa.com

/s/Shawn N. Wright

Shawn N. Wright, Esquire

Counsel for Debtors; PA#64103

7240 McKnight Road

Pittsburgh, PA 15237

(412) 920-6565

shawn@shawnwrightlaw.com

Case Administrator to Mail to:

Debtor

Counsel for Debtors

Ronda J. Winnecour, Esq.

Office of the U.S. Trustee

In re:
Mark Tribble, Sr.
Teresa L. Tribble
Debtors

Case No. 24-22821-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 31, 2025

User: auto
Form ID: pdf900

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Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Mark Tribble, Sr., Teresa L. Tribble, 228 Lawrence Avenue, North Versailles, PA 15137-1931

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Joint Debtor Teresa L. Tribble shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 1

Shawn N. Wright

on behalf of Debtor Mark Tribble Sr. shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 6